

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Please add the following limitations to each of the independent Claims 1, 94, and 204:

1. (Currently amended) A method for buyer-driven targeting by a system comprising:

receiving from each of a plurality of buyer entities at least one respective third party purchase record or information derived therefrom, said purchase record or information derived therefrom comprising data associated with the purchase of products or services for which the payment was not carried out by the system, wherein the receipt of the third party purchase record or information derived therefrom occurs on the initiative and with the consent of the buyer entity associated with that purchase record;

electronically storing information associated with said data;

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for a plurality of product or service items offered for sale, wherein each different item in said plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, and wherein said manufacture, marketing, distribution, point of sale payment or provision of the product or service is not carried out by the system in the ordinary course of business, electronically making or helping make with respect to at least one of said buyer entities, based at least in part on said data, at least one decision associated with the offering of at least one from among a plurality of different preferential incentives, with each incentive associated with at least one of said product or service items and associated with at least one of the third party advertisers, wherein there is at least one different preferential incentive from each of a plurality of the different third party advertisers, each of said incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of said items, said benefit not normally and publicly accessible to said buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from said at least one action, said decision regarding the at least one incentive that is to be offered to the buyer entity being

based at least in part on stored information associated with the data relating to a purchase purchases made by said buyer entity with a merchant ~~merchants~~ other than the third party advertiser that is associated with the incentive; and

facilitating the offering of at least one of said preferential incentives to said buyer entity, without having transferred to said third party advertiser any full name associated with said buyer entity at the time that the incentive is offered but has not yet been responded to by said buyer entity, with the condition precedent for this step that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom.

2-9 (Cancelled)

10. (Previously presented) The method as defined in claim 1, further comprising:

FI obtaining acceptance information on whether one of the buyer entities accepted the incentive; and

storing the acceptance information to a database.

11. (Previously presented) The method as defined in claim 10, further comprising: obtaining additional information on whether the buyer entity made a follow-up purchase or a co-purchase contemporaneous with or after accepting the incentive and inputting the additional information to be stored.

12. (Previously presented) The method as defined in claim 1, wherein said making or helping to make at least one decision step further comprises the categorization of purchases listed from a plurality of independent third party merchants in the purchase records or information verifiably derived therefrom based on a set of categories.

13. (Previously presented) The method as defined in claim 12, further comprising:

calculating or facilitating the calculation of a separate score for one of the buyer entities in at least one of the categories based on purchase data associated with purchases by the buyer entity in each of the respective categories.

14-46 (Cancelled)

47. (Previously presented) The method as defined in claim 13, further comprising:
receiving additional information on whether one of the buyer entities accepted the incentive; and
recalculating at least one of the scores for one of the buyer entities based on the additional information.

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48. (Previously presented) The method as defined in claim 47, further comprising: determining if the recalculated score qualifies said one of the buyer entities for an on-going incentive.

49. (Previously presented) The method as defined in claim 47, further comprising:
recalculating the incentive by applying said recalculated score of said one of the buyer entities to an incentive function or algorithm.

50. (Cancelled)

51. (Currently amended) The method as defined in claim 47 1, wherein the plurality of incentives are provided across a plurality of distribution channels.

52. (Previously presented) The method as defined in claim 13, comprising:
receiving additional information that one of the buyer entities visited a predetermined web site; and recalculating one of the scores of said one of the buyer entities to increase the score based on additional information.

53-63. (Cancelled)

64. (Previously presented) The method as defined in claim 1, further comprising:

submitting a request to one of said buyer entities to provide a rating of a product or service item only if the purchase record or the information verifiably derived therefrom indicates that a purchase of the product or service item to be rated has been or might have been made.

65. (Previously presented) The method as defined in claim 64, further comprising:

weighting each entity submitted rating for a product or service item according to the money spent on the particular product or service item by the entity; and

creating an average rating for the product or service item based on the weighted entity submitted ratings.

66-67 (Cancelled)

68. (Previously presented) The method as defined in claim 13, further comprising the step of calculating a charge for providing the incentive based on both the size of a group of buyer entities resulting from a search of the stored data and the scores of the buyer entities.

69-93 (Cancelled)

94. (Currently Amended) A system for buyer-driven targeting ~~by a system~~ comprising:

an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements

a first component for receiving from each of a plurality of buyer entities at least one respective third party purchase record or information derived therefrom, said purchase record or information derived therefrom comprising data associated with the purchase of products or services for which the payment was not carried out by the system, wherein the receipt of the third party purchase record or information derived therefrom occurs on the initiative and with the consent of the buyer entity associated with that purchase record;

a second electronic component for storing information associated with said data;

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for a plurality of product or service items offered for sale, wherein each different item in said plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, and wherein said manufacture, marketing, distribution, point of sale payment or provision of the product or service is not carried out by the system in the ordinary course of business, a third electronic component for making ~~or helping make~~ with respect to at least one of said buyer entities, based at least in part on said data, at least one decision associated with the offering of at least one from among a plurality of different preferential incentives, with each incentive associated with at least one of said product or service items and associated with at least one of the third party advertisers, wherein there is at least one different preferential incentive from each of a plurality of the different third party advertisers, each of said incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of said items, said benefit not normally and publicly accessible to said buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from said at least one action, said decision regarding the at least one incentive that is to be offered to the buyer entity being based at least in part on stored information associated with the data relating to a purchase ~~purchases~~ made by said buyer entity with a merchant ~~merchants~~ other than the third party advertiser that is associated with the incentive; and

a fourth component for ~~facilitating the~~ offering of at least one of said preferential incentives to said buyer entity, without having transferred to said third party advertiser any full name associated with said buyer entity at the time that the incentive is offered but has not yet been responded to by said buyer entity, with the condition precedent

for this step that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom.

95-99 (Cancelled)

100. (Previously presented) The system as defined in claim 94, further comprising
a component for obtaining acceptance information on whether one of the buyer entities accepted the incentive; and
a component for storing the acceptance information to a database.

FI 101. (Previously presented) The system as defined in claim 100, further comprising a component for obtaining additional information on whether the buyer entity made a follow-up purchase or a co-purchase contemporaneous with or after accepting the incentive and inputting the additional information to be stored.

102. (Previously presented) The system as defined in claim 94, wherein said second component for making or helping make a decision step further comprises a component for categorizing purchases listed from a plurality of independent third party merchants in the proof of purchase records based on a set of categories.

103. (Previously presented) The system as defined in claim 102, further comprising a component for calculating at least one score for a buyer entity based on the amount purchased in one or more selected categories.

104-136 (Cancelled)

137. (Previously presented) The system as defined in claim 103, further comprising:
a component for receiving information on whether one of the buyer entities accepted the incentive; and

a component for recalculating at least one of the scores for one of the buyer entities based on the buyer entity accepting the incentive.

138. (Previously presented) The system as defined in claim 137, further comprising: a component for determining if the recalculated score qualifies said one of the buyer entities for an on-going incentive.

139. (Previously presented) The system as defined in claim 137, further comprising: a component for recalculating the incentive determined in said offering or facilitating the offering component by applying said recalculated score of said one of the buyer entities to an incentive function.

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140. (Cancelled)

141. (Previously presented) The system as defined in claim ~~137~~ 94, wherein the system provides the plurality of incentives across a plurality of distribution channels.

142. (Previously presented) The system as defined in claim 103, comprising: a component for receiving information that one of the buyer entities visited a predetermined web site; and recalculating one of the scores of said one of the buyer entities to increase the score based on this visit.

143-153 (Cancelled)

154. (Previously presented) The system as defined in claim 94, further comprising a component for submitting a request to one of said buyer entities to provide a rating of a product or service only if the purchase record of the buyer entity shows a purchase of the product or service to be rated.

155. (Previously presented) The system as defined in claim 154, further comprising:

a component for weighting each entity submitted rating for a product or service according to the money spent on the particular product or service by the entity; and
a component for creating an average rating for the product or service based on the weighted entity submitted ratings.

156. (Cancelled)

157. (Cancelled)

158. (Previously presented) The system as defined in claim 103, further comprising a component for calculating a charge for providing the incentive based on both the size of a group of buyer entities resulting from a search of the stored data and the scores of the buyer entities.

159-203 (Cancelled)

204. (Currently amended) A program product for buyer-driven targeting by a system comprising ~~machine readable program code for, when executed, causing a machine to perform the following steps:~~

a set of computer usable media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving from each of a plurality of buyer entities at least one respective third party purchase record or information derived therefrom, said purchase record or information derived therefrom comprising data associated with the purchase of products or services for which the payment was not carried out by the system, wherein the receipt of the third party purchase record or information derived therefrom occurs on the initiative and with the consent of the buyer entity associated with that purchase record;

electronically storing information associated with said data;

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for a plurality of product or service items offered for sale, wherein each different item in said plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, and wherein said manufacture, marketing, distribution, point of sale payment or provision of the product or service is not carried out by the system in the ordinary course of business, electronically making or helping make with respect to at least one of said buyer entities, based at least in part on said data, at least one decision associated with the offering of at least one from among a plurality of different preferential incentives, with each incentive associated with at least one of said product or service items and associated with at least one of the third party advertisers, wherein there is at least one different preferential incentive from each of a plurality of the different third party advertisers, each of said incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of said items, said benefit not normally and publicly accessible to said buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from said at least one action, said decision regarding the at least one incentive that is to be offered to the buyer entity being based at least in part on stored data relating to purchases made by said buyer entity with merchants other than the third party advertiser that is associated with the incentive; and ~~facilitating the~~ offering of at least one of said preferential incentives to said buyer entity, without having transferred to said third party advertiser any full name associated with said buyer entity at the time that the incentive is offered but has not yet been responded to by said buyer entity, with the condition precedent for this step that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom.

205. (Cancelled)

206. A method for buyer-driven targeting by a system comprising:
receiving from each of a plurality of buyer entities at least one respective third party purchase record or information derived therefrom, said purchase record or information derived therefrom comprising data associated with the purchase of products or services for which the payment was not carried out by the system, wherein the receipt of the third party

purchase record or information derived therefrom occurs on the initiative and with the consent of the buyer entity associated with that purchase record;

electronically storing information associated with said data;

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for a plurality of product or service items offered for sale, wherein each different item in said plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, and wherein said manufacture, marketing, distribution, point of sale payment or provision of the product or service is not carried out by the system in the ordinary course of business, electronically making or helping make with respect to at least one of said buyer entities, based at least in part on said data, at least one decision associated with the offering of at least one from among a plurality of different preferential incentives, with each incentive associated with at least one of said product or service items and associated with at least one of the third party advertisers, wherein there is at least one different preferential incentive from each of a plurality of the different third party advertisers, each of said incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of said items, said benefit not normally and publicly accessible to said buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from said at least one action, said decision regarding the at least one incentive that is to be offered to the buyer entity being based at least in part on stored information associated with the data relating to a purchase ~~purchases-made~~ by said buyer entity with a merchant ~~merchants~~ other than the third party advertiser that is associated with the incentive; and

~~facilitating the~~ offering of at least one of said preferential incentives to said buyer entity, without having transferred to said third party advertiser any full name associated with said buyer entity at the time that the incentive is offered but has not yet been responded to by said buyer entity, with the condition precedent for this step that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom;

wherein said receiving comprises automatically accessing web-based online accounts of said buyer entities using passwords and usernames of said buyer entities for gathering at least some of said information relating to said purchases made by the buyer

entities, said passwords and usernames being provided on the initiative and with the consent of the buyer entities; and

wherein access is provided to at least one of the buyer entities to individual items of information in a profile associated with that buyer entity with an option to delete said individual item of information.

207. (New) A method for buyer-driven targeting by a system comprising:
receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;
electronically storing information associated with the data;
for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making with respect to at least one of the buyer entities, based at least in part on the data, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and
facilitating the offering of at least one of the incentives to the buyer entity, with the condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom.

208. (New) The method as recited in claim 207, wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record.

209. (New) The method as recited in claim 207, wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system.

210. (New) The method as recited in claim 208, wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system.

211. (New) The method as recited in claim 207, wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business.

FI 212. (New) The method as recited in claim 208, wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business.

213. (New) The method as recited in claim 209, wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business.

214. (New) The method as recited in claim 207, wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action.

215. (New) The method as recited in claim 208, wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action.

216. (New) The method as recited in claim 209, wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action.

217. (New) The method as recited in claim 211, wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action.

218. (New) The method as recited in claim 207, wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive.

219. (New) The method as recited in claim 208, wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive.

220. (New) The method as recited in claim 209, wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive.

221. (New) The method as recited in claim 211, wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive.

222. (New) The method as recited in claim 214, wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to purchases made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive.

223. (New) The method as recited in claim 207, wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the

buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity.

224. (New) The method as recited in claim 208, wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity.

225. (New) The method as recited in claim 209, wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity.

226. (New) The method as recited in claim 211, wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity.

227. (New) The method as recited in claim 214, wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity.

228. (New) The method as recited in claim 218, wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity.

229. (New) The method as recited in claim 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228, wherein the making further includes executing a forward-looking process, the forward-looking process including:
determining a function and budget-related limit associated with at least one of the incentives based in part on information received from a forward-participating-advertiser,

receiving newly-submitted purchase records of the buyer entities with the condition precedent that the function and budget-related limit has been determined;

automatically and electronically making a new decision associated with the offering, said new decision being based at least in part on the function, the budget limit, and the newly-submitted purchase records;

distributing the incentive based at least in part on the new decision; and

halting the distributing when the budget-related limit is met.

230. (New) The method as recited in claim 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228, wherein the making at least one decision further includes providing access to potential-audience-information containing at least part of the data or information derived from the data to at least one of the third party advertisers via an interactive user interface, receiving audience and incentive-definition-information from the at least one of the third party advertisers, selecting output-information derived at least in part from the potential-audience-information and the audience and incentive-definition-information, presenting the output-information to the at least one of the third party advertisers, receiving parameter information from the at least one of the third party advertisers, and making the at least one decision at least in part based on the parameter information.

231. (New) The method as recited in claim 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228, wherein said receiving includes:

receiving the permission of at least one of the buyer entities to access at least some of web-based online accounts thereof;

automatically accessing the web-based online accounts;

retrieving at least some of said information relating to said purchases made by said at least one of the buyer entities; and

repeating said accessing and retrieving steps unless a cancellation of said permission is received.

232. (New) The method as recited in claim 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228, further comprising:
 obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;
 storing the acceptance information; and
 making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

233. (New) The method as recited in claim 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228, further comprising: obtaining multiplier-effect-information on said buyer entity, said information being associated with at least one follow-up purchase or at least one contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;
 storing the acceptance information; and
 making a decision to offer a further incentive to the buyer entities based at least in part on said multiplier-effect-information, said decision being in the economic interest of the buyer entity.

234. (New) The method as recited in claim 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228, further comprising calculating for said buyer entity at least one measure which indicates the amount of benefits available to the buyer entity based at least in part on the information stored about the buyer entity; and
 presenting said at least one measure to the buyer entity.

235. (New) The method as recited in claim 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228, where said incentive is presented to the buyer entity on a wireless device, and where said decision is made at least in part based on location information associated with the location of the wireless device.

236. (New) The method as recited in claim 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228, further comprising receiving manual input from the buyer entity, and making said decision at least in part based on the manual input.

237. (New) The method as recited in claim 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228, further comprising receiving browsing-behavior information associated with the buyer entity, and making said decision at least in part based on the browsing-behavior information.

FI 238. (New) The method as recited in claim 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228, further comprising receiving demographic information associated with the buyer entity, and making said decision at least in part based on the demographic information.

239. (New) The method as recited in claim 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228, where said incentive is distributed to the buyer entity via interactive television.

240. (New) The method as defined in claim 239, wherein said decision pertains to the eligibility of the buyer entity for said incentive, and wherein said decision is made based on information stored about the buyer entity.

241. (New) The method as defined in claim 239, wherein said decision pertains to the amount of said incentive, and wherein said decision is made based on information stored about the buyer entity.

242. (New) The method as defined in claim 239, wherein said decision pertains to the distribution priority of said incentive, and wherein said decision is made based on information stored about the buyer entity.

243. (New) The method as defined in claim 239, comprising receiving response input from the buyer entity, and wherein said decision is at least partly based on said response input.

244. (New) The method as defined in claim 239, comprising correlating purchase information associated with said buyer entity with advertisement viewing information, and wherein said decision is partly based on said correlation.

245. (New) The method as defined in claim 239, comprising receiving viewing information from the buyer entity, and wherein said decision is at least partly based on said viewing information.

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246. (New) The method as recited in claim 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228, further comprising calculating a price for the offering of an incentive to the buyer entity based at least in part on information stored about the buyer entity.

247. (New) The method as recited in claim 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228, further comprising:
submitting a request to one of said buyer entities to provide a rating of a product or service item only if the purchase record or the information verifiably derived therefrom indicates that a purchase of the product or service item to be rated has been made.

248. (New) The method as recited in claim 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228, further comprising:
for a plurality of said buyer entities, submitting a request to each rating buyer entity to provide a rating of a product or service item, in each instance only if the purchase record or the information verifiably derived therefrom indicates that a purchase of the product or service item to be rated has been made by the rating buyer entity;
receiving ratings from at two of said plurality of said buyer entities;
providing for the weighting each of said ratings based at least in part on at least one of: the amount of money spent on the product or service item which is being rated by the respective rating buyer entity; the frequency of the purchases of said product made by

the respective rating buyer entity; other information associated with the past purchases of the respective rating buyer entity; and

creating an average rating for the product or service item based at least in part on: the ratings and the weighting of the ratings.

249. (New) A method for buyer-driven targeting comprising:
electronically receiving interactive television viewing information associated with the buyer entity;
offering to the buyer entity an incentive for rating a television program only if said viewing information shows that said program was displayed by the interactive television of the buyer entity; and
electronically receiving said rating.

250. (New) The method as recited in claim 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228, further comprising:
sending information associated with the data of at least one particular of said buyer entities to a third party after receipt of an authorization from said at least one particular buyer entity.

251. (New) The method as recited in claim 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228, further comprising:
weighting questions based at least in part on data associated with at least one questioned-buyer-entity of said buyer entities;
selecting at least one question, based, at least in part, on the weight thereof;
electronically presenting the at least one question to the at least one questioned-buyer-entity;
receiving response-input from the at least one questioned buyer entity;
storing response-input-data associated with the response-input and
making a response-input-informed-decision associated with a further communication with said buyer entity based on the response-input.

252. (New) The method as recited in claim 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228, further comprising: obtaining enhancement permission from at least one enhanced buyer entity of said plurality of buyer entities to supplement data associated with said enhanced buyer entity with additional information to be obtained from at least one third party information broker; and receiving additional information associated with the at least one enhanced buyer entity from at least one actual third party information broker; and wherein the incentive in the facilitating the offering of the incentive step is offered to the enhanced buyer entity on improved terms based at least in part on the additional information.

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253. (New) The method as recited in claim 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228, further comprising: adding the purchase amounts for the buyer entity over a first period of time made from a first merchant to obtain a first merchant purchase amount; determining if the first merchant purchase amount exceeds a threshold value; and rewarding the buyer entity for having exceeded the threshold value of purchases.

254. (New) The method as recited in claim 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228, wherein the receiving step comprises:
sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;
receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and
obtaining said purchase information from the merchants;
wherein said making a decision step comprises:
electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and
correlating the attribute to an incentive from a plurality of incentives.

FI 255. (New) The method as recited in claim 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228, wherein the making at least one decision further includes providing access to potential-audience-information containing at least part of the data or information derived from the data to at least one of the third party advertisers via an interactive user interface, receiving audience and incentive-definition-information from the at least one of the third party advertisers, selecting output-information derived at least in part from the potential-audience-information and the audience and incentive-definition-information, presenting the output-information to the at least one of the third party advertisers, receiving parameter information from the at least one of the third party advertisers, and making the at least one decision at least in part based on the parameter information; and wherein the making further includes executing a forward-looking process, the forward-looking process including:

determining a function and budget-related limit associated with at least one of the incentives based in part on information received from a forward-participating-advertiser;

receiving newly-submitted purchase records of the buyer entities with the condition precedent that the function and budget-related limit has been determined;

automatically and electronically making a new decision associated with the making of an incentive offer, said decision being based at least in part on the function, budget limit, and the newly-submitted purchase records;

distributing the incentive based at least in part on the revised making; and

halting the distributing when the budget-related limit is met.

256. (New) The method as recited in claim 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228, wherein said receiving includes:

receiving the permission of at least one of the buyer entities to access at least some of web-based online accounts thereof;

automatically accessing the web-based online accounts;

retrieving at least some of said information relating to said purchases made by said at least one of the buyer entities; and

repeating said accessing and retrieving steps unless a cancellation of said permission is received;

wherein the making at least one decision further includes providing access to potential-audience-information containing at least part of the data or information derived from the data to at least one of the third party advertisers via an interactive user interface, receiving audience and incentive-definition-information from the at least one of the third party advertisers, selecting output-information derived at least in part from the potential-audience-information and the audience and incentive-definition-information, presenting the output-information to the at least one of the third party advertisers, receiving parameter information from the at least one of the third party advertisers, and making the at least one decision at least in part based on the parameter information.

FI 257. (New) The method as recited in claim 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228, wherein said receiving includes:

receiving the permission of at least one of the buyer entities to access at least some of web-based online accounts thereof;

automatically accessing the web-based online accounts;

retrieving at least some of said information relating to said purchases made by said at least one of the buyer entities; and

repeating said accessing and retrieving steps unless a cancellation of said permission is received;

wherein the making further includes executing a forward-looking process, the forward-looking process including:

determining a function and budget-related limit associated with at least one of the incentives based in part on information received from a forward-participating-advertiser,

receiving newly-submitted purchase records of the buyer entities with the condition precedent that the function and budget-related limit has been determined;

automatically and electronically making a new decision associated with the making of an incentive offer, said decision being based at least in part on the function, budget limit, and the newly-submitted purchase records;

distributing the incentive based at least in part on the revised making; and

halting the distributing when the budget-related limit is met.

258. (New) The method as recited in claim 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228, wherein said receiving includes:

receiving the permission of at least one of the buyer entities to access at least some of web-based online accounts thereof;
automatically accessing the web-based online accounts;
retrieving at least some of said information relating to said purchases made by said at least one of the buyer entities; and
repeating said accessing and retrieving steps unless a cancellation of said permission is received;

wherein the making at least one decision further includes providing access to potential-audience-information containing at least part of the data or information derived from the data to at least one of the third party advertisers via an interactive user interface, receiving audience and incentive-definition-information from the at least one of the third party advertisers, selecting output-information derived at least in part from the potential-audience-information and the audience and incentive-definition-information, presenting the output-information to the at least one of the third party advertisers, receiving parameter information from the at least one of the third party advertisers, and making the at least one decision at least in part based on the parameter information;

wherein the making further includes executing a forward-looking process, the forward-looking process including:

determining a function and budget-related limit associated with at least one of the incentives based in part on information received from a forward-participating-advertiser, receiving newly-submitted purchase records of the buyer entities with the condition precedent that the function and budget-related limit has been determined;

automatically and electronically making a new decision associated with the making of an incentive offer, said new decision being based at least in part on the function, budget limit, and the newly-submitted purchase records;

distributing the incentive based at least in part on the revised making; and

halting the distributing when the budget-related limit is met.

259. (New) A computer program product for buyer-driven targeting by a system comprising:

a set of computer usable media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

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with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making with respect to at least one of the buyer entities, based at least in part on the data, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering of at least one of the incentives to the buyer entity, with the condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom.

260. (New) The computer program product as recited in claim 259, wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record.

261. (New) The computer program product as recited in claim 259, wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system.

262. (New) The computer program product as recited in claim 260, wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system.

263. (New) The computer program product as recited in claim 259, wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business.

264. (New) The computer program product as recited in claim 260, wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business.

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265. (New) The computer program product as recited in claim 261, wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business.

266. (New) The computer program product as recited in claim 259, wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action.

267. (New) The computer program product as recited in claim 260, wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action.

268. (New) The computer program product as recited in claim 261, wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action.

269. (New) The computer program product as recited in claim 263, wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action.

270. (New) The computer program product as recited in claim 259, wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive.

FI 271. (New) The computer program product as recited in claim 260, wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive.

272. (New) The computer program product as recited in claim 261, wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive.

273. (New) The computer program product as recited in claim 263, wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive.

274. (New) The computer program product as recited in claim 266, wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to purchases made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive.

275. (New) The computer program product as recited in claim 259, wherein the offering is facilitated without having transferred to the third party advertiser any full name

associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity.

276. (New) The computer program product as recited in claim 260, wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity.

277. (New) The computer program product as recited in claim 261, wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity.

278. (New) The computer program product as recited in claim 263, wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity.

279. (New) The computer program product as recited in claim 266, wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity.

280. (New) The computer program product as recited in claim 271, wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity.

281. (New) The computer program product as recited in claim 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280, wherein the making further includes executing a forward-looking process, the forward-looking process including:

determining a function and budget-related limit associated with at least one of the incentives based in part on information received from a forward-participating-advertiser, receiving newly-submitted purchase records of the buyer entities with the condition precedent that the function and budget-related limit has been determined; automatically and electronically making a new decision associated with the offering, said new decision being based at least in part on the function, the budget limit, and the newly-submitted purchase records; distributing the incentive based at least in part on the new decision; and halting the distributing when the budget-related limit is met.

FI 282. (New) The computer program product as recited in claim 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280, wherein the making at least one decision further includes providing access to potential-audience-information containing at least part of the data or information derived from the data to at least one of the third party advertisers via an interactive user interface, receiving audience and incentive-definition-information from the at least one of the third party advertisers, selecting output-information derived at least in part from the potential-audience-information and the audience and incentive-definition-information, presenting the output-information to the at least one of the third party advertisers, receiving parameter information from the at least one of the third party advertisers, and making the at least one decision at least in part based on the parameter information.

283. (New) The computer program product as recited in claim 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280, wherein said receiving includes:

receiving the permission of at least one of the buyer entities to access at least some of web-based online accounts thereof; automatically accessing the web-based online accounts; retrieving at least some of said information relating to said purchases made by said at least one of the buyer entities; and repeating said accessing and retrieving unless a cancellation of said permission is received.

284. (New) The computer program product as recited in claim 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280, further comprising:

computer code for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

computer code for storing the acceptance information; and

computer code for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

FI 285 (New) The computer program product as recited in claim 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280, further comprising:

computer code for obtaining multiplier-effect-information on said buyer entity, said information being associated with at least one follow-up purchase or at least one contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;

computer code for storing the acceptance information; and

computer code for making a decision to offer a further incentive to the buyer entities based at least in part on said multiplier-effect-information, said decision being in the economic interest of the buyer entity.

286. (New) The computer program product as recited in claim 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280, further comprising:

computer code for calculating for said buyer entity at least one measure which indicates the amount of benefits available to the buyer entity based at least in part on the information stored about the buyer entity; and

computer code for presenting said at least one measure to the buyer entity.

287. (New) The computer program product as recited in claim 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280, where said incentive is presented to the buyer entity on a wireless device, and where said decision is made at least in part based on location information associated with the location of the wireless device.

288. (New) The computer program product as recited in claim 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228, further comprising computer code for receiving manual input from the buyer entity, and making said decision at least in part based on the manual input.

FI 289. (New) The computer program product as recited in claim 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228, further comprising computer code for receiving browsing-behavior information associated with the buyer entity, and making said decision at least in part based on the browsing-behavior information.

290. (New) The computer program product as recited in claim 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280, further comprising computer code for receiving demographic information associated with the buyer entity, and making said decision at least in part based on the demographic information.

291. (New) The computer program product as recited in claim 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280, where said incentive is distributed to the buyer entity via interactive television.

292. (New) The computer program product as defined in claim 239, wherein said decision pertains to the eligibility of the buyer entity for said incentive, and wherein said decision is made based on information stored about the buyer entity.

293. (New) The computer program product as defined in claim 239, wherein said decision pertains to the amount of said incentive, and wherein said decision is made based on information stored about the buyer entity.

294. (New) The computer program product as defined in claim 239, wherein said decision pertains to the distribution priority of said incentive, and wherein said decision is made based on information stored about the buyer entity.

295. (New) The computer program product as defined in claim 239, comprising computer code for receiving response input from the buyer entity, and wherein said decision is at least partly based on said response input.

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296. (New) The computer program product as defined in claim 239, comprising computer code for correlating purchase information associated with said buyer entity with advertisement viewing information, and wherein said decision is partly based on said correlation.

297. (New) The computer program product as defined in claim 239, comprising computer code for receiving viewing information from the buyer entity, and wherein said decision is at least partly based on said viewing information.

298. (New) The computer program product as recited in claim 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280, further comprising computer code for calculating a price for the offering of an incentive to the buyer entity based at least in part on information stored about the buyer entity.

299. (New) The computer program product as recited in claim 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280, further comprising computer code for submitting a request to one of said buyer entities to provide a rating of a product or service item only if the purchase record or the information verifiably derived therefrom indicates that a purchase of the product or service item to be rated has been made.

300. (New) The computer program product as recited in claim 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280, further comprising:

computer code for, with respect to a plurality of said buyer entities, submitting a request to each rating buyer entity to provide a rating of a product or service item, in each instance only if the purchase record or the information verifiably derived therefrom indicates that a purchase of the product or service item to be rated has been made by the rating buyer entity;

computer code for receiving ratings from at two of said plurality of said buyer entities;

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computer code for providing for the weighting each of said ratings based at least in part on at least one of: the amount of money spent on the product or service item which is being rated by the respective rating buyer entity; the frequency of the purchases of said product made by the respective rating buyer entity; other information associated with the past purchases of the respective rating buyer entity; and

computer code for creating an average rating for the product or service item based at least in part on: the ratings and the weighting of the ratings.

301. (New) A computer program product for buyer-driven targeting comprising a set of computer usable media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

electronically receiving interactive television viewing information associated with the buyer entity;

offering to the buyer entity an incentive for rating a television program only if said viewing information shows that said program was displayed by the interactive television of the buyer entity; and

electronically receiving said rating.

302. (New) The computer program product as recited in claim 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280, further

comprising computer code for sending information associated with the data of at least one particular of said buyer entities to a third party after receipt of an authorization from said at least one particular buyer entity.

303. (New) The computer program product as recited in claim 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280, further comprising:

computer code for weighting questions based at least in part on data associated with at least one questioned-buyer-entity of said buyer entities;

computer code for selecting at least one question, based, at least in part, on the weight thereof;

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computer code for electronically presenting the at least one question to the at least one questioned-buyer-entity;

computer code for receiving response-input from the at least one questioned buyer entity;

computer code for storing response-input-data associated with the response-input and

computer code for making a response-input-informed-decision associated with a further communication with said buyer entity based on the response-input.

304. (New) The computer program product as recited in claim 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280, further comprising: computer code for obtaining enhancement permission from at least one enhanced buyer entity of said plurality of buyer entities to supplement data associated with said enhanced buyer entity with additional information to be obtained from at least one third party information broker; and computer code for receiving additional information associated with the at least one enhanced buyer entity from at least one actual third party information broker; and wherein the incentive in the facilitating the offering of the incentive is offered to the enhanced buyer entity on improved terms based at least in part on the additional information.

305. (New) The computer program product as recited in claim 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280, further comprising:

computer code for adding the purchase amounts for the buyer entity over a first period of time made from a first merchant to obtain a first merchant purchase amount;
determining if the first merchant purchase amount exceeds a threshold value; and
computer code for rewarding the buyer entity for having exceeded the threshold value of purchases.

FI 306. (New) The computer program product as recited in claim 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280, wherein the receiving comprises:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

307. (New) The computer program product as recited in claim 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280, wherein the making at least one decision further includes providing access to potential-audience-information containing at least part of the data or information derived from the data to at least one of the third party advertisers via an interactive user interface, receiving audience and incentive-definition-information from the at least one of the third party advertisers, selecting output-information derived at least in part from the potential-audience-information and the audience and incentive-definition-information, presenting the output-information to the at least one of the third party advertisers, receiving parameter information

from the at least one of the third party advertisers, and making the at least one decision at least in part based on the parameter information; and

wherein the making further includes executing a forward-looking process, the forward-looking process including:

determining a function and budget-related limit associated with at least one of the incentives based in part on information received from a forward-participating-advertiser;

receiving newly-submitted purchase records of the buyer entities with the condition precedent that the function and budget-related limit has been determined;

automatically and electronically making a new decision associated with the making of an incentive offer, said decision being based at least in part on the function, budget limit, and the newly-submitted purchase records;

distributing the incentive based at least in part on the revised making; and

halting the distributing when the budget-related limit is met.

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308. (New) A system for buyer-driven targeting by a system comprising:
an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale,

wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making with respect to at least one of the buyer entities, based at least in part on the data, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with the condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom.

309. (New) The system as recited in claim 308, wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record.

310. (New) The system as recited in claim 308, wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system.

FI 311. (New) The system as recited in claim 309, wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system.

312. (New) The system as recited in claim 308, wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business.

313. (New) The system as recited in claim 309, wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business.

314. (New) The system as recited in claim 310, wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business.

315. (New) The system as recited in claim 308, wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same

geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action.

316. (New) The system as recited in claim 309, wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action.

317. (New) The system as recited in claim 310, wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action.

FI 318. (New) The system as recited in claim 312, wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action.

319. (New) The system as recited in claim 308, wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive.

320. (New) The system as recited in claim 309, wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive.

321. (New) The system as recited in claim 310, wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive.

322. (New) The system as recited in claim 312, wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive.

323. (New) The system as recited in claim 314, wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to purchases made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive.

FI 324. (New) The system as recited in claim 308, wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity.

325. (New) The system as recited in claim 309, wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity.

326. (New) The system as recited in claim 310, wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity.

327. (New) The system as recited in claim 312, wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity.

328. (New) The system as recited in claim 315, wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity.

329. (New) The system as recited in claim 320, wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity.

330. (New) The system as recited in claim 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329, wherein the making further includes executing a forward-looking process, the forward-looking process including:

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determining a function and budget-related limit associated with at least one of the incentives based in part on information received from a forward-participating-advertiser, receiving newly-submitted purchase records of the buyer entities with the condition precedent that the function and budget-related limit has been determined;
automatically and electronically making a new decision associated with the offering, said new decision being based at least in part on the function, the budget limit, and the newly-submitted purchase records;
distributing the incentive based at least in part on the new decision; and
halting the distributing when the budget-related limit is met.

331. (New) The system as recited in claim 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329, wherein the making at least one decision further includes providing access to potential-audience-information containing at least part of the data or information derived from the data to at least one of the third party advertisers via an interactive user interface, receiving audience and incentive-definition-information from the at least one of the third party advertisers, selecting output-information derived at least in part from the potential-audience-information and the audience and incentive-definition-information, presenting the output-information to the at least one of the third party advertisers, receiving parameter information from the at least one of the third

party advertisers, and making the at least one decision at least in part based on the parameter information.

332. (New) The system as recited in claim 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329, wherein said receiving includes:

receiving the permission of at least one of the buyer entities to access at least some of web-based online accounts thereof;

automatically accessing the web-based online accounts;

retrieving at least some of said information relating to said purchases made by said at least one of the buyer entities; and

repeating said accessing and retrieving unless a cancellation of said permission is received.

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333. (New) The system as recited in claim 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329, further comprising:

logic for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

logic for storing the acceptance information; and

logic for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

334. (New) The system as recited in claim 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329, further comprising:

logic for obtaining multiplier-effect-information on said buyer entity, said information being associated with at least one follow-up purchase or at least one contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;

logic for storing the acceptance information; and

logic for making a decision to offer a further incentive to the buyer entities based at least in part on said multiplier-effect-information, said decision being in the economic interest of the buyer entity.

335. (New) The system as recited in claim 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329, further comprising:

logic for calculating for said buyer entity at least one measure which indicates the amount of benefits available to the buyer entity based at least in part on the information stored about the buyer entity; and

logic for presenting said at least one measure to the buyer entity.

FI 336. (New) The system as recited in claim 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329, where said incentive is presented to the buyer entity on a wireless device, and where said decision is made at least in part based on location information associated with the location of the wireless device.

337. (New) The system as recited in claim, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329 further comprising logic for receiving manual input from the buyer entity, and making said decision at least in part based on the manual input.

338. (New) The system as recited in claim 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329, further comprising logic for receiving browsing-behavior information associated with the buyer entity, and making said decision at least in part based on the browsing-behavior information.

339. (New) The system as recited in claim 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329, further comprising logic for receiving demographic information associated with the buyer entity, and making said decision at least in part based on the demographic information.

340. (New) The system as recited in claim 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329, where said incentive is distributed to the buyer entity via interactive television.

341. (New) The system as defined in claim 239, wherein said decision pertains to the eligibility of the buyer entity for said incentive, and wherein said decision is made based on information stored about the buyer entity.

342. (New) The system as defined in claim 239, wherein said decision pertains to the amount of said incentive, and wherein said decision is made based on information stored about the buyer entity.

FI 343. (New) The system as defined in claim 239, wherein said decision pertains to the distribution priority of said incentive, and wherein said decision is made based on information stored about the buyer entity.

344. (New) The system as defined in claim 239, comprising logic for receiving response input from the buyer entity, and wherein said decision is at least partly based on said response input.

345. (New) The system as defined in claim 239, comprising logic for correlating purchase information associated with said buyer entity with advertisement viewing information, and wherein said decision is partly based on said correlation.

346. (New) The system as defined in claim 239, comprising logic for receiving viewing information from the buyer entity, and wherein said decision is at least partly based on said viewing information.

347. (New) The system as recited in claim 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329, further comprising logic for calculating a price for the offering of an incentive to the buyer entity based at least in part on information stored about the buyer entity.

348. (New) The system as recited in claim 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329, further comprising logic for submitting a request to one of said buyer entities to provide a rating of a product or service item only if the purchase record or the information verifiably derived therefrom indicates that a purchase of the product or service item to be rated has been made.

349. (New) The system as recited in claim 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329, further comprising:

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logic for, with respect to a plurality of said buyer entities, submitting a request to each rating buyer entity to provide a rating of a product or service item, in each instance only if the purchase record or the information verifiably derived therefrom indicates that a purchase of the product or service item to be rated has been made by the rating buyer entity;

logic for receiving ratings from at two of said plurality of said buyer entities;

logic for providing for the weighting each of said ratings based at least in part on at least one of: the amount of money spent on the product or service item which is being rated by the respective rating buyer entity; the frequency of the purchases of said product made by the respective rating buyer entity; other information associated with the past purchases of the respective rating buyer entity; and

logic for creating an average rating for the product or service item based at least in part on: the ratings and the weighting of the ratings.

350. (New) A system for buyer-driven targeting comprising:

an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements

logic for electronically receiving interactive television viewing information associated with the buyer entity;

logic for offering to the buyer entity an incentive for rating a television program only if said viewing information shows that said program was displayed by the interactive television of the buyer entity; and

logic for electronically receiving said rating.

351. (New) The system as recited in claim 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329, further comprising logic for sending information associated with the data of at least one particular of said buyer entities to a third party after receipt of an authorization from said at least one particular buyer entity.

352. (New) The system as recited in claim 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329, further comprising:

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 logic for weighting questions based at least in part on data associated with at least one questioned-buyer-entity of said buyer entities;
 logic for selecting at least one question, based, at least in part, on the weight thereof;
 logic for electronically presenting the at least one question to the at least one questioned-buyer-entity;
 logic for receiving response-input from the at least one questioned buyer entity;
 logic for storing response-input-data associated with the response-input and
 logic for making a response-input-informed-decision associated with a further communication with said buyer entity based on the response-input.

353. (New) The system as recited in claim 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329, further comprising: logic for obtaining enhancement permission from at least one enhanced buyer entity of said plurality of buyer entities to supplement data associated with said enhanced buyer entity with additional information to be obtained from at least one third party information broker; and logic for receiving additional information associated with the at least one enhanced buyer entity from at least one actual third party information broker; and wherein the incentive in the facilitating the offering of the incentive is offered to the enhanced buyer entity on improved terms based at least in part on the additional information.

354. (New) The system as recited in claim 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329, further comprising:

logic for adding the purchase amounts for the buyer entity over a first period of time made from a first merchant to obtain a first merchant purchase amount; determining if the first merchant purchase amount exceeds a threshold value; and
logic for rewarding the buyer entity for having exceeded the threshold value of purchases.

355. (New) The system as recited in claim 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329, wherein the receiving comprises:

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sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

356. (New) The system as recited in claim 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329, wherein the making at least one decision further includes providing access to potential-audience-information containing at least part of the data or information derived from the data to at least one of the third party advertisers via an interactive user interface, receiving audience and incentive-definition-information from the at least one of the third party advertisers, selecting output-information derived at least in part from the potential-audience-information and the audience and incentive-definition-information, presenting the output-information to the at least one of the third party advertisers, receiving parameter information from the at least one of the third party advertisers, and making the at least one decision at least in part based on the parameter information; and

wherein the making further includes executing a forward-looking process, the forward-looking process including:

determining a function and budget-related limit associated with at least one of the incentives based in part on information received from a forward-participating-advertiser;

receiving newly-submitted purchase records of the buyer entities with the condition precedent that the function and budget-related limit has been determined;

automatically and electronically making a new decision associated with the making of an incentive offer, said decision being based at least in part on the function, budget limit, and the newly-submitted purchase records;

distributing the incentive based at least in part on the revised making; and

halting the distributing when the budget-related limit is met.

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357. The method as recited in claim 1, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228, further comprising:

receiving permission from said at least one buyer entity to send a threshold-contingent incentive by email, said permission being contingent on said threshold-contingent incentive meeting a threshold value;

and wherein said making includes:

determining a value of a particular incentive, and

making a decision in favor of sending said particular incentive to said buyer entity if and only if said incentive meets said threshold.